

# Ask

# SHIP



LOCAL HELP FOR PEOPLE WITH MEDICARE

**Q: My Medicare Advantage plan mailed me a letter stating that they will no longer serve my area for 2010. What do I do?**

Each year, Medicare Advantage Plans and Prescription Drug plans must decide whether to renew their contract with Medicare, and some do not. If they do not, this is called Non-Renewal. Other plans may decide to change the area their service covers. This is called Service Area Reductions (SAR).

This will affect about 32,000 beneficiaries in Indiana enrolled in Medicare Advantage plans in 2010.

Your plan must let you know before November 2, 2009 if it intends to leave Medicare. The notice you receive from your plan will tell you what your options are for Medicare coverage.

If your plan is a Non-Renewal or has a Service Area Reduction (SAR), you will have two choices: You may join a new Medicare Advantage plan or return to Original Medicare.

Your current coverage will end on December 31, 2009, and you will be entitled to a Special Enrollment Period (SEP). You will have an extended amount of time to decide what new plan to choose or to go back to original

Medicare.

Your Special Enrollment period begins October 1, 2009 and ends January 31, 2010. Making a decision by December 31, 2009, will assure you have coverage beginning January 1. However, you may wait as late as January 31, 2010 to choose a new plan. You are still in the Medicare program no matter what you choose. When your new plan coverage begins depends on when your request is received by the plan (see the chart below).

If you are enrolled in a Medicare Advantage plan that includes prescription drug coverage and you return to original Medicare, you will no longer have prescription drug coverage unless you choose a stand-alone prescription drug plan. You will have a Special Enrollment period of 63 days after your coverage ends for a Part D drug plan and Medicare

supplement insurance Plans A, B, C, F, K, and L.

Before joining any of these plans, you should call the plan to get more information about their coverage. Remember that not all of the plans may cover your doctors. Contact your doctors to see if they accept the plan.

Be sure the plan covers the prescription drugs you are taking. Run a comparison between the plans to make sure your prescriptions are covered. Consider using the online comparison tools for health and drug plans at [www.Medicare.gov](http://www.Medicare.gov).

If you would like help understanding your plan options or comparing the plans available to you, SHIP can help. To contact a SHIP counselor to schedule an appointment for free, unbiased help, call 1-800-452-4800.

If your request is received by:	Your new plan may begin:
October 2009	November 1
November 2009	December 1 or January 1
December 2009	December 1 or January 1
January 2010	January 1 or February 1

**SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.**

December, 2009  
Sarah Reimmuth